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DEC 23 2003



11857.68
SYSTEM AND METHOD FOR ESTABLISHING
RATES FOR A PROPERTY INSURANCE POLICY

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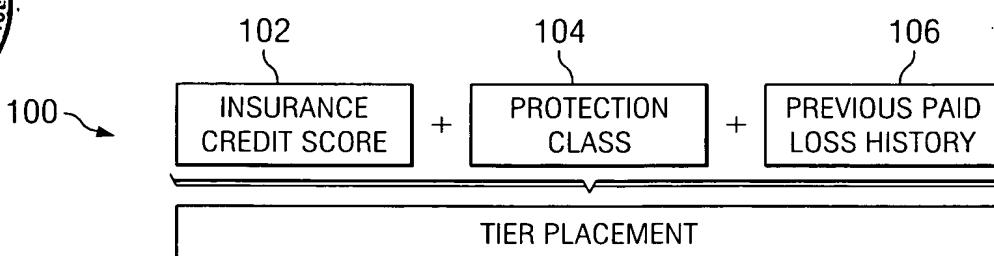


Fig. 1

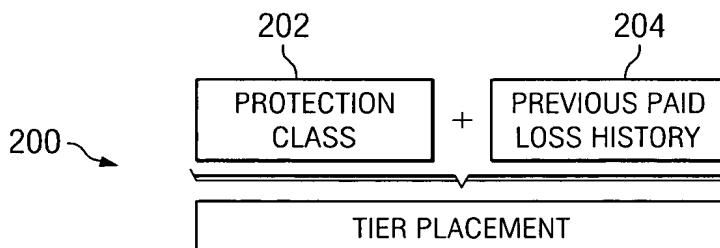


Fig. 2

INSURANCE CREDIT SCORE	APPLICABLE RANGE
762-997	RANGE 1
631-761, NOT SCORED, NO HIT	RANGE 2
200-630	RANGE 3

300 → 302
304
306

Fig. 3

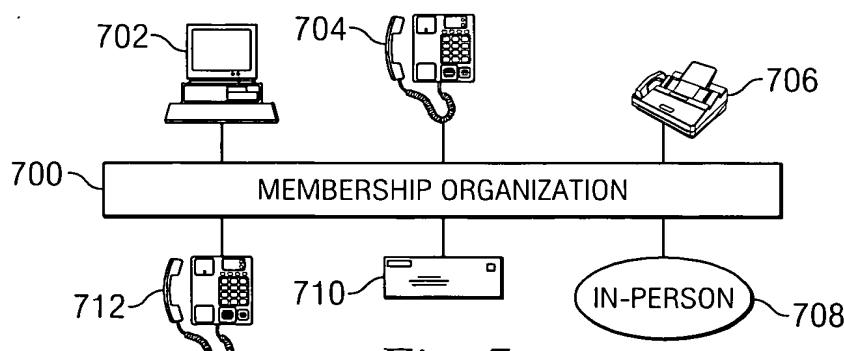


Fig. 7



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	INSURANCE CREDIT SCORE*	PROTECTION CLASS	PRIOR LOSSES
TIER 2	RANGE 1	1-9	0 TO 1
	RANGE 1	10	0
	RANGE 2	1-9	0
TIER 3	RANGE 1	1-9	2
	RANGE 1	10	1
	RANGE 2	1-9	1
	RANGE 2	10	0 TO 1
	RANGE 3	1-9	0
TIER 4	RANGE 1	1-9	3 OR MORE
	RANGE 1	10	2 OR MORE
	RANGE 2	1-9	2 OR MORE
	RANGE 2	10	2 OR MORE
	RANGE 3	1-9	1 OR MORE
	RANGE 3	10	0 OR MORE

Fig. 4

	PROTECTION CLASS	PRIOR LOSSES
TIER 2	1-9	0 TO 1
	10	0
TIER 3	1-9	2
	10	1
TIER 4	1-9	3 OR MORE
	10	2 OR MORE

Fig. 5

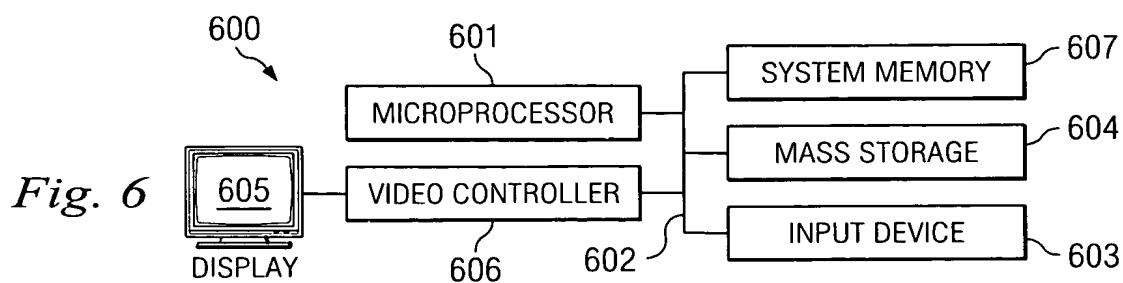


Fig. 6